

**Information to identify the case:**

Debtor 1	<u>Joseph W Carr</u>	Social Security number or ITIN	xxx-xx-4299
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela M Carr</u>	Social Security number or ITIN	xxx-xx-2785
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25365-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angela M Carr

11/28/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph W Carr  
Angela M Carr  
Debtors

Case No. 18-25365-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 28, 2022

Form ID: 318JO2

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph W Carr, Angela M Carr, 1717 Herbert Blvd., Williamstown, NJ 08094-8613
517775290	+ Cardiovascular Assoc of Delaware Valley, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
517677932	+ Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823
517677933	LOURDES CARDIOLOGY, 105 LAUREL OAK ROAD, STE 165, Voorhees, NJ 08043
517677934	+ LOURDES HOSPITAL, 1600 HADDON AVENUE, Camden, NJ 08103-3101

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 28 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 28 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: BANKAMER.COM	Nov 29 2022 01:28:00	Bank of America, c/o Managing Officer, 4909 Savarese Circle, Tampa, FL 33634-2413
517677927	Email/Text: paymentprocessing@avanteusa.com	Nov 28 2022 20:32:00	Avante, 3600 South Gessner Road, Ste 225, Houston, TX 77063
517677926	^ MEBN	Nov 28 2022 20:28:35	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
517795843	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2022 20:41:50	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517677928	+ EDI: BANKAMER.COM	Nov 29 2022 01:28:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, Tampa, FL 33634-2413
517677930	+ Email/Text: bknotice@ercbpo.com	Nov 28 2022 20:32:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517677929	+ Email/Text: bankruptcydepartment@tsico.com	Nov 28 2022 20:32:00	Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
517677931	^ MEBN	Nov 28 2022 20:28:46	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
517797875	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2022 20:41:42	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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517677935	^	MEBN	Nov 28 2022 20:28:56	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517677936	+	Email/Text: clientservices@remexinc.com	Nov 28 2022 20:32:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
517694489	+	EDI: AIS.COM	Nov 29 2022 01:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517806188		EDI: BANKAMER.COM	Nov 29 2022 01:28:00	TIAA, FSB, FORMERLY KNOWN AS EVERBANK, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
517810569	+	Email/Text: BKRMailOps@weltman.com	Nov 28 2022 20:32:00	U.S Asset Management, c/o Weltman,Weinberg and Reis Co. L.P.A., 323 West Lakeside Avenue, Cleveland OH 44113-1085
517803906	+	Email/Text: BKRMailOps@weltman.com	Nov 28 2022 20:32:00	U.S. Asset Management, c/o Weltman,Weinberg,and Reis Co.,L.P.A., PO Box 93784, Cleveland, OH 44101-5784
517700953	+	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 28 2022 20:41:41	U.S. Dept of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002
TOTAL: 18				

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517677937	##+	THOMAS AND COOK, 57 COOPER STREET, 2ND FLOOR, Woodbury, NJ 08096-4650

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor EverBank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor TIAA FSB, FORMERLY KNOWN AS dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Kevin Gordon McDonald

on behalf of Creditor EverBank [kmcdonald@kmlawgroup.com](mailto:kmcdonald@kmlawgroup.com) [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

Kevin Gordon McDonald

on behalf of Creditor TIAA FSB, FORMERLY KNOWN AS [kmcdonald@kmlawgroup.com](mailto:kmcdonald@kmlawgroup.com), [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

Mitchell L Chambers, Jr.

on behalf of Debtor Joseph W Carr [ecfbc@comcast.net](mailto:ecfbc@comcast.net)

Mitchell L Chambers, Jr.

on behalf of Joint Debtor Angela M Carr [ecfbc@comcast.net](mailto:ecfbc@comcast.net)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 10